

SECURITY FEDERAL BANK

	Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions
	09/29/2010	1253773	1
Selected balance and off-balance sheet items	2015	2016	%chg from prev
	\$ millions	\$ millions	
Assets	\$812	\$800	-1.6%
Loans	\$368	\$339	-7.9%
Construction & development	\$64	\$57	-10.6%
Closed-end 1-4 family residential	\$98	\$98	-0.4%
Home equity	\$27	\$27	-1.3%
Credit card	\$2	\$2	-5.1%
Other consumer	\$7	\$6	-11.3%
Commercial & Industrial	\$16	\$12	-26.1%
Commercial real estate	\$133	\$118	-10.8%
Unused commitments	\$80	\$51	-36.2%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$211	\$213	0.9%
Asset-backed securities	\$0	\$1	
Other securities	\$176	\$192	8.6%
Cash & balances due	\$12	\$12	0.1%
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)	\$0	\$0	
Open-end HELOC originated for sale (quarter)	\$0	\$0	
Closed-end mortgage originations sold (quarter)	\$0	\$0	
Open-end HELOC originations sold (quarter)	\$0	\$0	
Liabilities	\$722	\$706	-2.1%
Deposits	\$659	\$661	0.3%
Total other borrowings	\$58	\$41	-28.9%
FHLB advances	\$48	\$35	-28.4%
Equity			
Equity capital at quarter end	\$90	\$93	3.0%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	10.8%	11.0%	--
Tier 1 risk based capital ratio	19.8%	22.5%	--
Total risk based capital ratio	21.1%	23.7%	--
Return on equity ¹	4.5%	6.2%	--
Return on assets ¹	0.5%	0.7%	--
Net interest margin ¹	3.3%	3.3%	--
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}	151.5%	117.6%	--
Loss provision to net charge-offs (qtr)	196.1%	-41.7%	--
Net charge-offs to average loans and leases ¹	0.3%	-0.3%	--
¹ Quarterly, annualized.			
	Noncurrent Loans		Gross Charge-Offs
Asset Quality (% of Total Loan Type)	2015	2016	2015
			2016
Construction & development	0.9%	1.2%	0.1%
Closed-end 1-4 family residential	2.9%	3.8%	0.2%
Home equity	1.0%	2.1%	0.0%
Credit card	0.0%	0.0%	0.4%
Other consumer	0.3%	0.4%	0.4%
Commercial & Industrial	0.9%	1.5%	0.0%
Commercial real estate	1.3%	1.6%	0.0%
Total loans	1.5%	2.1%	0.1%